



WISCONSIN

DEPARTMENT OF WORKFORCE DEVELOPMENT

Division of Economic Support
Bureau of Welfare Initiatives

**TO: Economic Support Supervisors
Economic Support Lead Workers
Training Staff
FSET Administrative and Provider Agencies
Child Care Coordinators
W-2 Agencies**

BWI OPERATIONS MEMO

No.: 99-57

File: 2790

Date: 07/15/99

Non W-2 ☒ W-2 ☐ CC ☐

PRIORITY: HIGH

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SUBJECT: BADGER CARE IMPLEMENTATION

CROSS REFERENCE: BWI Operations Memo 99-50

PURPOSE

This Operations Memo is a follow-up to BWI Operations Memo 99-50 and provides important information concerning BadgerCare implementation. This information includes:

1. A description of how the insurance coverage and access eligibility requirements apply to farmers and other self-employed persons;
2. A clarification of which public health programs are not considered as health insurance coverage for purposes of BadgerCare eligibility;
3. Information about the new EDSNET query, BD, that shows BadgerCare premium collection information;
4. Premium collection forms and instructions on when and how to use them;
5. CARES Instructions specific to processing initial premiums;
6. Information about the BadgerCare web site.

POLICY AND PROCESS DISCUSSION

Insurance Coverage And Access For Farmers And Other Self-Employed Persons

The owner of any self-employment enterprise, including farmers, in which the operation provides health insurance coverage to the individual and where that operation drops health insurance coverage for ALL employees of the operation, has good cause for the loss of health care coverage in the three calendar months prior to the eligibility determination, so long as the farm or self-employment operation lists the health insurance costs as a business expense/loss on their tax forms.. This means that the farmer who

drops his health insurance coverage in the month prior to application for BadgerCare does not have to wait three months before BadgerCare eligibility can begin.

For farm and other self-employment operations in which the owner/operator is applying for BadgerCare, do not consider the coverage that the farm has in the past provided or could provide when determining whether the farmer or self-employment enterprise owner has access to employer-subsidized health insurance.

Public Health Insurance Plans Are Not 'Coverage'

In previous policy material, we have stated that Medicare, Medicaid and HIRSP insurance plans are not to be considered insurance coverage that disqualifies an individual from BadgerCare participation. This list of public health care programs also includes Wisconcare and the Family Health Plan. The Family Health Plan is a government sponsored safety net coverage run by Marshfield Clinics grant from the Health Resources and Services Administration (HRSA) program.

EDSNET Query, BD, BadgerCare Premium Tracking

Please see the attached instructions and copies of the EDSNET screens for information on how to access the EDSNET BD Screen and how to read the data that you find there.

PREMIUM FORMS

BadgerCare Premium Notice (also known as the premium 'coupon')

This form is used by the eligibility worker in three situations. When the case requires an initial payment or is required to pay a payment that is in 'arrear' to become BadgerCare eligible, the worker will fill out the coupon and send it with the client's check or money-order (made out to 'BadgerCare') in the provided envelopes to:

**BadgerCare
c/o Wisconsin Department of Health and Family Services
Box 93187
Milwaukee, Wisconsin 53293-0187**

Give the top of the premium notice form to the recipient. Fill in the payment for entry with the month and year of the benefit month that is being paid. Leave the due date blank, but put in the dollar amount of the premium for that month. Include the date paid, the check or money order number and leave the 'date last payment received' entry blank.

On the bottom of the premium notice please fill in the date that the form is the date the worker completes the premium notice for the BadgerCare participant. Write in the Medicaid ID of the primary person (SSN + 0) in the space marked 'BadgerCare Case No.'. Write in the benefit month and year for which the premium is being paid ('Payment for;'), leave the due date blank, and write in the amount of the premium paid in the entry 'Amount Due'.

EDS uses this same form on an on-going basis as a monthly 'invoice' to the recipient group telling them when their premium is due and how much needs to be paid. There will be instances, when families lose or misplace their premium notice that was printed by EDS. In these situations, please supply the individual with a notice form and help them fill out the form.

The fields should be filled out as follows:

Entry	Location on Form	How to Fill It Out
Payment For	Top & Bottom	Write in the month and year of the benefit month
Due Date	Top & Bottom	Write in the 10 th day of the month prior to the benefit month
Amount Due	Top & Bottom	Write in the premium amount calculated and confirmed in CARES for the benefit month.
Date Paid	Top	Write in the date the check or money order is sent into EDS.
Check Number	Top	Write in the check or money order number.
Date Last Payment Received	Top	Leave this entry blank
Date	Bottom	Write in the date the check or money order is sent into EDS
BadgerCare Case No.	Bottom	Write in the Medicaid ID number (SSN + 0) of the primary person of the BadgerCare Assistance Group.

BadgerCare Premium Employer Wage Withholding Form

This form should be given to any BadgerCare individual (with a premium obligation) who indicates that they are interested in setting up a wage-withholding process for paying their BadgerCare premium. The employee takes the form to their employer. Their employer then fills out the form and mails it to the address listed on the back of the form or faxes it to the FAX number listed on the back of the form. If the employer or employee has any questions or concerns, have them call the BadgerCare premium hotline at 1-888-907-4455.

BadgerCare Premium Recipient/Employer Electronic Funds Transfer (EFT) Form

This form is used for two purposes. A BadgerCare participant with a premium obligation can pay their monthly BadgerCare premium by authorizing a monthly electronic funds transfer out of their savings or checking account. In addition, an employer who is withholding a BadgerCare premium from a BadgerCare participant's paycheck can choose to have that premium (or premiums) amount paid through a monthly electronic funds transfer out of the employer's savings or checking account.

Give this form to any BadgerCare participant with a premium obligation who indicates that s/he is interested in using EFT to pay their monthly BadgerCare premium. The individual should follow the instructions printed on the back of the form. When completed (with voided check/deposit slip attached) and signed, the form is mailed back to:

Attn: BadgerCare Cash/Premium Unit
P.O. Box 6648
Madison, Wisconsin 53716-0648

The participant can also FAX a completed (with a voided copy of the check or deposit slip) and signed form to 608-251-1513. If the participant has questions about the process, please have him or her call the BadgerCare Premium Hotline at 1-888-907-4455.

INITIAL BADGERCARE PREMIUM PROCESSING

The following is a brief description of the procedures that the workers need to adhere to while processing the application for BadgerCare applicants. These procedures can best be understood with some examples.

Scenario: A new application is filed on July 19. The household consists of a dad and his 3-year-old child. Dad is employed and earns \$1,500 each month.

The worker runs SFED. Since it is after adverse action in July, eligibility is determined for three months (July, August and September). CARES determines that the child is eligible for Healthy Start (NHSC) and the Dad is eligible for BadgerCare (BC). Since a premium is owed, the BadgerCare AG pends. The worker enters the premium payer information on AGPI, but Dad doesn't pay the premium right away (perhaps he doesn't have his checkbook with him). The worker can get past AGPC without entering any information. The worker gets to AGECE where he has one of two choices.

Choice #1: Confirm the healthy start for all three months (so that the child gets an MA card right away). On confirming healthy start the case is still in intake mode. When the client comes in after a few days with the premium. The worker then can:

Run SFED (without dates).

When SFED runs, it explores eligibility for September alone as it is an ongoing Medicaid case. The premium is required which is not due until Sep adverse action. The AG opens up for September. Since there is no August eligibility CARES deletes the AGPC information. On confirming eligibility, CARES populates AGPT with the values for 'premium not paid' for September. Case is now in ongoing mode.

The worker can run with dates for July and August (that couldn't have been done earlier, because the case was intake mode). On running for July with dates the BadgerCare AG opens up without a premium as it is a free month (Nobody was eligible for Medicaid or BadgerCare in the previous calendar month). Worker confirms eligibility for July.

The worker now runs for Aug with dates. A premium is required which is not due until Aug adverse action and the AG opens up. On confirming eligibility AGPT is updated with a row for Aug with a premium not paid status.

The worker can now record the premium for Aug on AGPT and this information will be sent to EDS. However the worker would need to do this on the day that he confirmed eligibility for Aug, else MMIS would send a record for Aug with a premium not paid indicator.

There are a couple of potential issues that arise under Choice 1a:

Issue 1: The income test for September is done at 185% FPL as it considers this to be an applicant as no eligible member was eligible for BadgerCare in the current or previous calendar month. (This itself is a problem, as they would have been tested at 200% FPL had the BadgerCare AG run for three months and determined eligible for the 2nd month).

Solution for Issue 1: The worker can determine eligibility for September once more after confirming August benefits. This time the income test for September would be done at 200%FPL. So in an instance when the households income was between 185% and 200% FPL for September and < 185% for July the AG would have been denied initially for September. However on rerunning for September it would open up. The notices would be fine as we send only the notice for the most recent determination of eligibility for a month.

Choice #2: Wait to confirm Healthy Start eligibility until the client pays the premium. When the worker records the premium payment on AGPC. Rerun eligibility. Open up BadgerCare for all months and confirm Healthy Start and BadgerCare together on AGECE.

If the worker sticks to Choice #2 then there is no problem at all. S/he could record the premium on AGPC. On rerunning eligibility it runs for three months again as no MA AG has been confirmed open (still intake for Medicaid) the case will open up the BadgerCare AG for all three months.

On confirming eligibility for both healthy start and BadgerCare on same day, AGPT is populated with a premium as having been paid for Aug and not having been paid for September.

INFORMATION ABOUT THE BADGERCARE WEB SITE.

Please take a moment and explore the Department of Health and Family Services Internet web site, it now includes a BadgerCare section. Just go to the DHFS home page at www.dhfs.state.wi.us and click on the BadgerCare logo.